

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH M. PANIGALL
SHEILA A. PANIGALL
Debtor(s)

Case No. 18-24599CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/28/2018.
- 2) The plan was confirmed on 01/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/01/2019, 06/30/2020, 11/20/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/08/2022.
- 5) The case was completed on 03/28/2025.
- 6) Number of months from filing or conversion to last payment: 76.
- 7) Number of months case was pending: 81.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,140.35.
- 10) Amount of unsecured claims discharged without full payment: \$24,546.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$228,847.77
Less amount refunded to debtor \$978.00

NET RECEIPTS: \$227,869.77

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$10,277.27
Court Costs \$0.00
Trustee Expenses & Compensation \$11,379.82
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$21,657.09

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	7,628.59	7,387.67	6,918.36	6,918.36	1,228.24
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	435.84	435.84	435.84	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	749.00	809.86	809.86	0.00	0.00
CAPITAL ONE NA**	Unsecured	274.00	307.62	307.62	0.00	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	5,727.80	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	8,082.00	0.00
CONSUMER CAPITAL ADVOCATES++	Unsecured	4,792.50	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	4,635.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	579.15	579.15	579.15	0.00	0.00
LATROBE FCU	Unsecured	753.33	NA	NA	0.00	0.00
LIGONIER COUNTRY CLUB	Unsecured	80.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,540.00	1,579.91	1,579.91	0.00	0.00
LVNV FUNDING LLC	Unsecured	858.00	858.01	858.01	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,977.83	3,003.15	3,003.15	0.00	0.00
LVNV FUNDING LLC	Unsecured	693.00	740.52	740.52	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	11,018.24	8,253.00	8,150.80	8,150.80	1,012.56
PEOPLES NATURAL GAS CO LLC*	Unsecured	620.00	844.25	844.25	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,964.56	0.00
PHEAA FRN	Unsecured	12,370.00	12,390.70	12,390.70	600.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	584.00	583.83	583.83	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	336.50	351.39	351.39	0.00	0.00
PREMIER BANKCARD LLC; JEFFERSO	Unsecured	538.00	593.13	593.13	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CO	Unsecured	437.00	484.52	484.52	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	279.00	318.81	318.81	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,998.00	2,080.10	2,080.10	0.00	0.00
SANTANDER BANK NA	Secured	103,523.75	104,467.14	0.00	98,530.93	0.00
SANTANDER BANK NA	Secured	0.00	16,784.79	16,784.79	16,784.79	0.00
SANTANDER BANK NA	Priority	0.00	207.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	207.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	216.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	153.00	0.00	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER BANK NA	Priority	0.00	180.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	650.00	650.00	650.00	0.00
SANTANDER BANK NA	Priority	0.00	493.00	493.00	493.00	0.00
SANTANDER BANK NA	Priority	0.00	112.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	81.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	0.00	126.00	0.00	0.00	0.00
SANTANDER BANK NA	Priority	NA	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	396.97	396.97	0.00	0.00
WEST PENN POWER*	Unsecured	755.50	318.57	318.57	0.00	0.00
WESTMORELAND COUNTY TAX CLA	Secured	1,782.00	NA	1,782.00	1,782.00	803.89
WESTMORELAND COUNTY TAX CLA	Secured	560.00	NA	560.00	560.00	253.16
WILMINGTON SAVINGS FUND SOCIE	Secured	41,202.90	42,090.98	38,867.48	38,867.48	6,579.61
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	0.00	3,223.50	3,223.50	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$42,090.98	\$140,621.91	\$6,579.61
Mortgage Arrearage	\$16,784.79	\$16,784.79	\$0.00
Debt Secured by Vehicle	\$15,069.16	\$15,069.16	\$2,240.80
All Other Secured	\$2,342.00	\$2,342.00	\$1,057.05
TOTAL SECURED:	\$76,286.93	\$174,817.86	\$9,877.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,143.00	\$20,917.36	\$0.00
TOTAL PRIORITY:	\$1,143.00	\$20,917.36	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,676.33	\$600.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$21,657.09</u>
Disbursements to Creditors	<u>\$206,212.68</u>
TOTAL DISBURSEMENTS :	<u>\$227,869.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.